ABSTRAK

EFEK MEDIASI KEPUASAN NASABAH DALAM HUBUNGAN ANTARA KUALITAS LAYANAN DENGAN LOYALITAS NASABAH KREDIT (STUDI DI PT. BANK RAKYAT INDONESIA CABANG PURWAKARTA UNIT BABAKANCIKAO)

PT. Bank Rakyat Indonesia (Persero Tbk) merupakan bank komersial tertua di Indonesia, berdiri sejak 16 Desember 1895 di Purwokerto, Jawa Tengah. Sebagai bank tertua, BRI tetap konsisten dalam memberikan pelayanan kepada segmen usaha mikro, bRI tetap konsisten dalam memberikan pelayanan kepada segmen mikro (UMKM) dan komitmen ini terus berlanjut pada saat BRI menjadi perusahaan publik pada tahun 2003 hingga sekarang. Pemerintah republik Indonesia merupaka pemilik mayoritas saham BRI, yaitu sebesar 56,75% dan sisanya sebesar 43,25% dimiliki oleh pemegang saham publik.

Penelitian ini bermaksud untuk melihat fenomena yang ada yaitu semakin meningkatnya tingkat Non performance Loan (NPL) terhadap kinerja kantor BRI Unit Babakancikao. Populasi yang diambil yaitu dari jumlah data nasabah kredit, sedangkan sample di ambil dari populasi tersebut. Data primer yang diambil yaitu dengan cara menyebar kuosioner kepada kreditur. Metode analisis data yang digunakan untuk menguji masing-masing hipotesis adalah analisis jalur. Hasil penelitian ini menunjukan bahwa uji hipotesis H1 diterima artinya variabel kualitas layanan memberikan pengaruh signifikan terhadap loyalitas nasabah.uji hipotesis H2 diterima artinya variabel kualitas layanan berpengaruh signifikan terhadap kepuasan nasabah. Uji hipotesis H3 diterima artinya variabel kepuasan nasabah berpengaruh signifikan terhadap variabel loyalitas nasabah. Kemudian, sesuai hasil dari uji coefisien regresi linear kita mendapatkan bahwa kualitas nasabah mempunyai pengaruh terhadap loyalitas nasabah melalui kepuasan nasabah sebagai variabel mediasi.

Kata Kunci : Kualitas Nasabah, Kepuasan Nasabah, dan Loyalitas Nasabah.

ABSTRACT

EFFECT OF CUSTOMER SATISFACTION MEDIATION IN RELATIONSHIP BETWEEN QUALITY OF SERVICES WITH CREDIT CUSTOMERS LOYALTY (STUDY IN PT BANK RAKYAT INDONESIA BRANCH PURWAKARTA UNIT BABAKANCIKAO)

PT. Bank Rakyat Indonesia (Persero Tbk) is the oldest commercial bank in Indonesia, established since December 16, 1895 in Purwokerto, Central Java. As the oldest bank, BRI remains consistent in providing services to the micro business segment, BRI remains consistent in providing services to the micro segment. and this commitment continues as BRI becomes a public company in 2003 until now. The government of the Indonesian republic is the majority owner of BRI shares, which is 56.75% and the remaining 43.25% is owned by public shareholders. This research intends to see the existing phenomenon that is the increasing of Non Performance Loan (NPL) to the performance of BRI Office of Babakancikao Unit. The population is taken from the amount of customer credit data, while samples taken from the population. Primary data taken is by way of spread the questioner to the creditor. Data analysis method used to test each hypothesis is path analysis. The result of this research indicates that H1 hypothesis test is accepted meaning service quality variable give significant influence to customer loyalty. Tested hypothesis H2 accepted mean service quality variable have significant effect to customer satisfaction. H3 hypothesis test accepted means customer satisfaction variable significantly influence customer loyalty variable. Then, according to the result of linear regression coefficient test we get that the quality of customer has influence to customer loyalty Through customer satisfaction as mediation variable.

Keywords: Customer Quality, Customer Satisfaction, and Customer Loyalty.